

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Ralph E. Miller, Jr.
Alyce DiPietro-Miller
DebtorsCase No. 19-17878-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 52

Date Rcvd: Jan 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2020.

14441679 db/jdb Ralph E. Miller, Jr., Alyce DiPietro-Miller, 234 Scola Rd, Brookhaven, PA 19015
 14441679 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 14441678 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
 14441699 +Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
 14441700 +Deptartment Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
 14441702 +FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14441704 +LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
 14441707 +Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
 14441708 +Raymour & Flanigan, Attn: Bankruptcy, Po Box 130, Liverpool, NY 13088-0130
 14441722 +USDOE/GLEISI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: paralegal@lawjmc.com Jan 04 2020 03:06:24 JEANNE MARIE CELLA,
 Jeanne Marie Cella and Associates, LLC, 215 N Olive St, Ste 101, Media, PA 19063
 tr +E-mail/Text: bncnotice@ph13trustee.com Jan 04 2020 03:07:40 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Jan 04 2020 03:07:19 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 04 2020 03:06:43
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 04 2020 03:07:10 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 04 2020 03:06:59 United States Trustee,
 Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
 14441677 +EDI: GMACFS.COM Jan 04 2020 07:53:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
 Bloomington, MN 55438-0901
 14441678 +EDI: AMEREXPR.COM Jan 04 2020 07:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
 El Paso, TX 79998-1540
 14441681 E-mail/Text: bankruptcy@bbandt.com Jan 04 2020 03:06:32 Bb&T, Attn: Bankruptcy,
 Po Box 1847, Wilson, NC 27894
 14441680 +EDI: TSYS2.COM Jan 04 2020 07:53:00 Barclays Bank Delaware, Attn: Correspondence,
 Po Box 8801, Wilmington, DE 19899-8801
 14441683 +EDI: CAPITALONE.COM Jan 04 2020 07:53:00 Capital One Na, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 14441684 +EDI: CHASE.COM Jan 04 2020 07:53:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 14441685 +E-mail/Text: bankruptcycollections@citadelbanking.com Jan 04 2020 03:07:33 Citadel FCU,
 Attn: Bankruptcy, 520 Eagleview Blvd, Exton, PA 19341-1119
 14441686 +EDI: CITICORP.COM Jan 04 2020 07:53:00 Citibank, Attn: Recovery/Centralized Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 14441688 +EDI: CITICORP.COM Jan 04 2020 07:53:00 Citibank North America,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14441689 +EDI: CITICORP.COM Jan 04 2020 07:53:00 Citibank North America, Po Box 6497,
 Sioux Falls, SD 57117-6497
 14441690 +EDI: CITICORP.COM Jan 04 2020 07:53:00 Citibank/Exxon Mobile, Attn: Bankruptcy,
 Po Box 790034, St Louis, MO 63179-0034
 14441691 +EDI: CITICORP.COM Jan 04 2020 07:53:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 14441692 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenity Bank/Express, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14441693 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 14441694 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenity Bank/Wayfair, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14441695 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenity Bkl/ulta, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14441697 +EDI: WFNNB.COM Jan 04 2020 07:53:00 ComenityCapital/Boscov, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14441696 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenitybank/trwrds, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14441698 +EDI: WFNNB.COM Jan 04 2020 07:53:00 Comenitycapital/ulta, Attn: Bankruptcy Dept,
 Po Box 182125, Columbus, OH 43218-2125
 14441701 EDI: DISCOVER.COM Jan 04 2020 07:53:00 Discover Financial, Attn: Bankruptcy Department,
 Po Box 15316, Wilmington, DE 19850
 14446849 EDI: DISCOVER.COM Jan 04 2020 07:53:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14441703 +E-mail/Text: bncnotices@becket-lee.com Jan 04 2020 03:06:29 Kohls/Capital One,
 Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043

District/off: 0313-2

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 52

Date Rcvd: Jan 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14441705 E-mail/Text: camanagement@mtb.com Jan 04 2020 03:06:34 M & T Bank, Attn: Bankruptcy,
Po Box 844, Buffalo, NY 14240
14441706 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 04 2020 03:10:05
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14441709 +E-mail/Text: clientservices@simonsagency.com Jan 04 2020 03:07:36 Simon's Agency, Inc.,
Attn: Bankruptcy, Po Box 5026, Syracuse, NY 13220-5026
14441710 +EDI: RMSC.COM Jan 04 2020 07:53:00 Syncb Bank/American Eagle, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14441713 +EDI: RMSC.COM Jan 04 2020 07:53:00 Syncb/Lord & Taylor, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14441714 +EDI: RMSC.COM Jan 04 2020 07:53:00 Syncb/Mitsubishi-Hm Ds, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14441711 +EDI: RMSC.COM Jan 04 2020 07:53:00 Syncb/hhgreg, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14441712 +EDI: RMSC.COM Jan 04 2020 07:53:00 Syncb/horizn, Po Box 965036, Orlando, FL 32896-5036
14441716 +EDI: RMSC.COM Jan 04 2020 07:53:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14441717 +EDI: RMSC.COM Jan 04 2020 07:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
14441718 +EDI: RMSC.COM Jan 04 2020 07:53:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
14441719 +EDI: RMSC.COM Jan 04 2020 07:53:00 Synchrony Bank/QVC, Attn: Bankruptcy Dept.,
Po Box 965060, Orlando, FL 32896-5060
14441720 +EDI: RMSC.COM Jan 04 2020 07:53:00 Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
14441721 +EDI: WTRRNBNK.COM Jan 04 2020 07:53:00 Target, Attn: Bankruptcy, Po Box 9475,
Minneapolis, MN 55440-9475

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14441682 Best Buy/cbna
14441715 Syncb/walmart

TOTALS: 2, * 0, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 31, 2019 at the address(es) listed below:

JEANNE MARIE CELLA on behalf of Debtor Ralph E. Miller, Jr. paralegal@lawjmc.com,
pennduke@gmail.com
JEANNE MARIE CELLA on behalf of Joint Debtor Alyce DiPietro-Miller paralegal@lawjmc.com,
pennduke@gmail.com
KEVIN G. MCDONALD on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

Information to identify the case:

Debtor 1	Ralph E. Miller Jr.	Social Security number or ITIN xxx-xx-9923
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Alyce DiPietro-Miller	Social Security number or ITIN xxx-xx-9442
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 12/18/19
Case number: 19-17878-mdc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ralph E. Miller Jr.	Alyce DiPietro-Miller
2. All other names used in the last 8 years		
3. Address	234 Scola Rd Brookhaven, PA 19015	234 Scola Rd Brookhaven, PA 19015
4. Debtor's attorney Name and address	JEANNE MARIE CELLA Jeanne Marie Cella and Associates, LLC 215 N Olive St, Ste 101 Media, PA 19063	Contact phone 610-505-0541 Email: paralegal@lawjmc.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/3/20

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		February 19, 2020 at 11:30 AM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 4/19/20	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/26/20	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/15/20	
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$1940.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/12/20 at 9:30 AM , Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.		